adaptive control circuit for determining which wireless communications networks are available at a given location and time, for accessing a selected wireless communication network, and for generating the frequency control signal and the protocol control signal in response to a user defined individual priority to cause the device to communicate with the selected wireless communication network using the frequencies and modulation protocol suitable for transmission of said signal information over said selected wireless communication network; and

input means for receiving and storing the user defined individual priority for selecting among the plurality of wireless communication networks and for allowing subsequent changes by the user of the stored user defined individual priority whenever desired by the user, said user defined individual priority defining which one of the wireless communication networks is accessed among the wireless communication networks that are determined by said adaptive control circuit to be available;

wherein said adaptive control circuit operates to generate said frequency control signal and said protocol control signal appropriate for the wireless communication network that is determined by said adaptive control means to be available and satisfies said user defined individual priority.

- 25. A multi-modal device as defined in claim 24 wherein the plurality of wireless communications network includes three or more wireless communication networks and wherein said input means stores said user defined individual priority for allowing said input means to select from among said three or more wireless communication networks the wireless communication network identified by said user defined individual priority.
- 26. The multi-modal device as defined in claim 24, wherein said adaptive control circuit is adapted to communicate in accordance with an electronic handshake with selected wireless communication networks to determine on a real time basis the cost for desired services from the corresponding wireless communication network.
- 27. The multi-modal device as defined in claim 24, further including a modem means for modulating and/or demodulating a carrier signal with user data.

